

<b>Information to identify the case:</b>			
Debtor 1	<b>Charles William Reynolds</b>		Social Security number or ITIN <b>xxx-xx-6613</b>
	First Name	Middle Name	Last Name
Debtor 2			EIN ____-____-____
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN ____-____-____
			EIN ____-____-____
United States Bankruptcy Court <b>Western District of Virginia</b>			Date case filed in chapter <b>13</b> <b>12/23/16</b>
Case number: <b>16-51200</b>			Date case converted to chapter <b>7</b> <b>6/14/19</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles William Reynolds	
2. All other names used in the last 8 years		
3. Address	1561 Carpers Pike Gore, VA 22637	
4. Debtor's attorney Name and address	Eryk Gabhran Boston Boston Law Firm 125 Country Park Drive Winchester, VA 22602	Contact phone 540-313-1255
5. Bankruptcy trustee Name and address	W Stephen Scott(80) PO Box 1312 Charlottesville, VA 22902	Contact phone (434) 227-5520

For more information, see page 2 &gt;

Debtor **Charles William Reynolds**

Case number **16-51200**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	116 N. Main St., Room 223 Harrisonburg, VA 22802	Hours open 8 a.m. – 4:30 p.m.  Contact phone (540) 434-8327  Date: 6/14/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 10, 2019 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  *** Valid photo identification required ***	Location:  <b>cr mtg, WDS, Courtroom, Historic, Courthouse, Court St. Entrance,, 103 N Main St.,, Woodstock,, VA 22664</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 9/9/19</b>          <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
Western District of VirginiaIn re:  
Charles William Reynolds  
DebtorCase No. 16-51200-rbc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0423-5

User: maddoxl  
Form ID: 309APage 1 of 2  
Total Noticed: 33

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db Charles William Reynolds, 1561 Carpers Pike, Gore, VA 22637  
aty +Michael T. Freeman, Samuel I. White, P. C., 1804 Staples Mill Rd., Suite 200,  
Richmond, VA 23230-3530  
tr +Herbert L Beskin(82), PO Box 2103, Charlottesville, VA 22902-2103  
tr +W Stephen Scott(80), PO Box 1312, Charlottesville, VA 22902-1312  
cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
4371126 +Capital One Auto, PO Box 259407, Plano, TX 75025-9407  
4373888 +Samuel I. White, P.C., 1804 Staples Mill Road, Suite 200, Richmond, VA 23230-3530  
4371132 +Shawn Reynolds, c/o John Hassleeurger, Esq., 21 S Kent St, Winchester, VA 22601-6092  
4706837 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: law@winchesterlawyer.us Jun 14 2019 22:14:52 Eryk Gabhran Boston,  
Boston Law Firm, 125 Country Park Drive, Winchester, VA 22602  
ust +E-mail/Text: ustpregion04.rn.ecf@usdoj.gov Jun 14 2019 22:15:42 USTrustee,  
Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620  
4371124 +EDI: TSYS2.COM Jun 15 2019 02:08:00 Barclays Bank Delaware, PO Box 8803,  
Wilmington, DE 19899-8803  
4371125 +EDI: CAPITALONE.COM Jun 15 2019 02:08:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
4420735 +E-mail/Text: bankruptcy@caavps.com Jun 14 2019 22:15:48 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
4371127 +EDI: WFNNB.COM Jun 15 2019 02:08:00 Comenity Bank - Gander Mountain, PO Box 182789,  
Columbus, OH 43218-2789  
4371128 +EDI: WFNNB.COM Jun 15 2019 02:08:00 Comenity Bank - Victoria's Secret, PO Box 182789,  
Columbus, OH 43218-2789  
4371129 +EDI: RCSFNBMARIN.COM Jun 15 2019 02:08:00 Credit One Bank, PO Box 98872,  
Las Vegas, NV 89193-8872  
4371130 EDI: IRS.COM Jun 15 2019 02:08:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
4426986 EDI: RESURGENT.COM Jun 15 2019 02:08:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4393195 EDI: RESURGENT.COM Jun 15 2019 02:08:00 LVNV Funding, LLC its successors and assigns as,  
assignee of QPL-LC Trust, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4523428 EDI: RESURGENT.COM Jun 15 2019 02:08:00 LVNV Funding, LLC its successors and assigns as as,  
PO Box 10587, Greenville, SC 29603-0587  
4371131 +E-mail/Text: bk@lendingclub.com Jun 14 2019 22:15:51 Lending Club,  
71 Stevenson St, Ste 300, San Francisco, CA 94105-2985  
4419527 +EDI: MID8.COM Jun 15 2019 02:08:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
4435509 EDI: PRA.COM Jun 15 2019 02:08:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
4380936 EDI: Q3G.COM Jun 15 2019 02:08:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4371133 +EDI: RMSC.COM Jun 15 2019 02:08:00 Synchrony - HH Gregg, PO Box 965036,  
Orlando, FL 32896-5036  
4430396 +EDI: RMSC.COM Jun 15 2019 02:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
4371134 +EDI: RMSC.COM Jun 15 2019 02:08:00 Synchrony Bank - Care Credit, PO Box 965036,  
Orlando, FL 32896-5036  
4371135 EDI: RMSC.COM Jun 15 2019 02:08:00 Synchrony Bank - Walmart, PO Box 965024,  
El Paso, TX 79998  
4371136 +E-mail/Text: bkr@taxva.com Jun 14 2019 22:15:56 VA Dept of Taxation, Bankruptcy Unit,  
PO Box 2156, Richmond, VA 23218-2156  
4380817 EDI: WFFC.COM Jun 15 2019 02:08:00 Wells Fargo Bank, N.A., Default Document Processing,  
N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
4371137 EDI: WFFC.COM Jun 15 2019 02:08:00 Wells Fargo Home Mortgage, PO Box 10335,  
Des Moines, IA 50306-0335  
4560878 EDI: ECAST.COM Jun 15 2019 02:08:00 eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Wells Fargo Bank, N.A  
cr\* ECAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262  
4395485\* Wells Fargo Bank, N.A, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,  
Eagan, MN 55121-7700

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0423-5

User: maddoxl  
Form ID: 309A

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Jun 14, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

Eryk Gabhran Boston on behalf of Debtor Charles William Reynolds law@winchesterlawyer.us  
Herbert L Beskin(82) hbeskin@cvillech13.net, bss@cvillech13.net  
Michael T. Freeman on behalf of Creditor Wells Fargo Bank, N.A mfreeman@siwpc.com,  
bjordan@siwpc.com;dsasser@siwpc.com;ewhite@siwpc.com;jmuncy@siwpc.com;npatel@siwpc.com;bkreferral  
s@siwpc.com;siwbkecf@siwpc.com;siwpc@ecf.courtdrive.com;siwattecf@siwpc.com  
USTrustee USTPRegion04.RN.ECF@usdoj.gov  
W Stephen Scott(80) wsscott7trustee@earthlink.net, VA01@ecfcbis.com

TOTAL: 5